

Notes

MEDICAL MUTUAL
Liability Insurance Society of Maryland

FROM THE CHAIR OF THE BOARD

December 2024

Dear MEDICAL MUTUAL Member:

As we approach year end, I'm pleased to share important updates about your insurance company, MEDICAL MUTUAL Liability Insurance Society of Maryland. First, there will be **no rate increase for 2025**. In addition, the Board of Directors has approved a **20% Renewal Dividend Credit, a 16% Special Dividend Credit, and a 10% allocation to your *Mutual Advantage Plan* (MAP) account**. These financial decisions reflect MEDICAL MUTUAL's commitment to you as a Member of our mutual organization.

As Chair of the Board, I am proud to be a part of an organization that is solely focused on the needs of Maryland Physicians. Whether we are zealously defending the practice of good medicine in the courtroom, tirelessly advocating for fair medical liability laws in the legislature, or strengthening your medical practice with timely and practical risk management resources, our priority always has been, and will be, to put your interests above all else.

With pride and enthusiasm, I am happy to announce that MEDICAL MUTUAL will celebrate its 50th anniversary in 2025. This milestone underscores our enduring commitment to support your professional liability insurance needs and protect your practice and professional reputation.

Thank you to our Insureds for their many years of loyalty to MEDICAL MUTUAL. We look forward to serving and protecting you for many years to come.

Sincerely,
George S. Malouf Jr., M.D., FACS
Chair of the Board

LETTER HIGHLIGHTS

- **No rate increase**
- **20% Renewal Dividend Credit**
- **16% Special Dividend Credit**
- **10% MAP allocation**
- **Gold Standard for Claims Management**

HEADLINES

MEDICAL MUTUAL Announces Special Dividend Credit for Policyholders

Renewing Policyholders will receive a 16% Special Dividend Credit.

***Mutual Advantage Plan* 2025 Allocation Declared**

Eligible participants will receive a 10% allocation to their MAP accounts upon 2025 renewal.

Free Resources Offered through the *Practice Manager Toolbox*

Relevant and timely guidance for daily challenges practice managers may face.

MEDICAL MUTUAL Declares Special Dividend Credit

MEDICAL MUTUAL's Board of Directors has declared a Special Dividend Credit of 16% for 2025. To be eligible, you must renew with the company on January 1, 2025, and remain a Policyholder of Record on April 1, 2025. Your Special Dividend Credit of 16% of your annual premium is based on your policy characteristics as of February 13, 2025. This Credit will appear on your second quarter invoice and will be applied to your account on April 1, 2025. This will not affect the third or fourth quarter invoices. Policyholders who have paid in full for 2025 can elect to transfer the Credit to their 2026 policy, or to have a premium refund mailed to them after the Special Dividend Credit has been applied. Please contact your Insurance Producer or MEDICAL MUTUAL's Customer Service Department at 410-785-0050 or 800-492-0193 with any questions concerning the Special Dividend Credit or your policy.

Practice Manager Toolbox Offers Free Resources

They often work behind the scenes, but medical practice managers are critically important to busy medical practices. To support you and your practice manager, MEDICAL MUTUAL offers the *Practice Manager Toolbox* (PMT).

The PMT is a comprehensive online resource specifically designed to provide convenient, relevant, and timely guidance to practice managers on the wide variety of day-to-day scenarios that they may face.

The multimedia resources provided through the PMT address important topics, such as: practice operations; patient engagement; regulatory compliance; billing and insurance; cybersecurity; EHR optimization, and more. Some resources available to practice managers include a sample employee handbook and confidentiality agreement, hiring forms, risk management webinar videos, and a curated selection of current, informative articles.

Practice managers must register online for access to the *Practice Manager Toolbox* section of our website. In consideration for registering, practice managers may also select a free gift. Visit MMLIS.com/PMT to register today.

REGISTER TODAY!



Choose a free gift with registration at:

MMLIS.com/PMT

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ISSUE

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- **Mutual Advantage Plan 2025 Allocation Declared**
- **Free Resources Offered through *Practice Manager Toolbox***

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